

CFPB's mission is to take the tricks and traps out of financial products we use every day like credit cards and mortgages.

So even though GOP Senators are filibustering the confirmation of the agency's top official, the Bureau is already at work on behalf of consumers. This project, Know Before You Owe, aims to simplify credit card agreements and student loan disclosure forms so consumers know exactly what they're getting into when they borrow.

Importantly, CFPB is asking consumers for their input on this important task. So I encourage all citizens to visit consumerfinance.gov to share their experiences about credit cards and loan agreements. Consumers can also file complaints about credit card companies or mortgage services and learn how to protect themselves from financial scams.

For the first time, we have a dedicated watchdog looking out exclusively for the interests of consumers. I urge all American consumers to take advantage of these great new resources.

TYPE 1 JUVENILE DIABETES

(Mr. YODER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. YODER. Mr. Speaker, yesterday in Leawood, Kansas, I had the privilege to meet with a bright, energetic young man named Garrett. Garrett is 4 years old and suffers from type 1 juvenile diabetes.

Garrett's story is touching, and it is all too familiar to families across this country who struggle with the stress and strain of juvenile diabetes and the constant concern about the right diet, the right insulin levels, about the highest quality of life for their children.

Last month, I was pleased to hear the Food and Drug Administration issue new guidelines aimed at helping speed up the development of artificial pancreas systems.

Mr. Speaker, it's clear that we as a country need to continue to do all that we can to help bright children like Garrett who need better tools to manage their disease and prevent life threatening and costly complications.

A RESPONSIBLE TAX EXTENDER PACKAGE

(Mr. BACA asked and was given permission to address the House for 1 minute.)

Mr. BACA. Mr. Speaker, 160 million Americans stand on the brink of a tax hike. Republicans in Congress need to get serious about working together on a bipartisan package to extend the payroll taxes for the middle class and renew unemployment benefits.

The Republican extender package reduces eligibility for unemployment benefits by 40 weeks. It would require everyone receiving benefits to have a GED. My dad, who only had a third-

grade education, would not be eligible. And it cuts \$21 billion from affordable health care programs, causing 170,000 Americans to become uninsured.

Republicans are asking seniors to pay more for their Medicare, and they're asking the Federal employees to have serious cuts or salaries frozen until the year 2015. Yet they refuse to ask millionaires and billionaires to pay one more cent. No taxes, no jobs.

Let's pass a responsible plan to extend the payroll tax and unemployment benefits before it's too late.

TIME FOR CHANGE ON TAX EXTENDER

(Ms. EDWARDS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. EDWARDS. Mr. Speaker, Joyce Timmons from Suitland, Maryland, called my office to say that the extra money in her paycheck from the soon-to-expire payroll tax cut is important to her and her family.

Joyce and 160 million workers are wondering why my Republican colleagues are now for raising taxes on working people before they were against raising taxes. That's right. The Republicans oppose extending the payroll tax cut except by blackmail.

By extending the tax cut, working people like Joyce Timmons would receive, on average, a thousand dollars next year. It's not a \$10,000 bet; it's real money in the economy.

Republicans go out of their way to block job creation and protect tax cuts for the 1 percenters, but they want to raise taxes for the 99 percenters. And they won't stop there.

More than a million Americans have been out of work for a really long time, including 25,000 Marylanders; yet Republicans want to be the grinch who stole Christmas by denying an unemployment check so that people who want to work but can't find work can buy groceries, pay rent and utilities, and tide their families over.

Republicans want to go home for the holidays, but they want working people to pay more in taxes next year and lose out on an unemployment check.

The Grinch became a good guy; Scrooge found a heart; even Mr. Potter changed his tune. It's time for Republicans to change too.

HOW LOW CAN YOU GO?

(Mr. DAVIS of Illinois asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DAVIS of Illinois. This weekend I attended a senior citizen party and we had a dance contest, and two people would hold a stick and others would try to go under it. And the disk jockey would ask the question: How low can you go? Can you go to the floor?

And I submit that if we refuse to provide unemployment tax extensions, I'd

have to ask the Congress: How low can you go? Can you go to the floor?

COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,
HOUSE OF REPRESENTATIVES,
Washington, DC, December 13, 2011.

Hon. JOHN A. BOEHNER,
The Speaker, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on December 13, 2011 at 9:48 a.m.:

That the Senate passed with an amendment H.R. 1801.

With best wishes, I am
Sincerely,

KAREN L. HAAS.

PROVIDING FOR CONSIDERATION OF H.R. 3630, MIDDLE CLASS TAX RELIEF AND JOB CREATION ACT OF 2011

Mr. DREIER. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 491 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 491

Resolved, That upon the adoption of this resolution it shall be in order to consider in the House the bill (H.R. 3630) to provide incentives for the creation of jobs, and for other purposes. All points of order against consideration of the bill are waived. The amendment printed in the report of the Committee on Rules accompanying this resolution shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, to final passage without intervening motion except: (1) 90 minutes of debate equally divided and controlled by the chair and ranking minority member of the Committee on Ways and Means; and (2) one motion to recommit with or without instructions.

POINT OF ORDER

Ms. MOORE. Mr. Speaker, I raise a point of order against H. Res. 491 because the resolution violates Section 426(a) of the Congressional Budget Act.

The resolution contains a waiver of all points of order against consideration of the bill, which includes a waiver of section 425 of the Congressional Budget Act, which causes a violation of section 426(a).

The SPEAKER pro tempore. The gentlewoman from Wisconsin makes a point of order that the resolution violates section 426(a) of the Congressional Budget Act of 1974.

The gentlewoman has met the threshold burden under the rule, and the gentlewoman from Wisconsin and a Member opposed each will control 10 minutes of debate on the question of